SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		27.01.2021				
Payment date		25.01.2021		Following payment dates:		25.02.2021
Period No		2				25.03.2021
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days
Cut-Off date		31.12.2020				

Santander Consumer Bank

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Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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1. Portfolio Information

Reporting Date		27.01.2021			
Payment date		25.01.2021			
Period No		2			
Monthly Period		01.12.2020			
Interest Period	from	30.12.2020	to	25.01.2021 =	26 days

	Current Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**	
Opening balance prior to replenishment	**649 781 623,13**	**EUR**
Scheduled Loan Principal Repayments (+MC)	11 055 435,98	EUR
Prepayments	11 299 151,27	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**22 354 587,25**	**EUR**
New Defaulted Auto Loans in Period	-	EUR
Closing balance prior to replenishment	**627 427 035,88**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**22 511 381,29**	**EUR**
Re-investment Principal Ledger Closing Balance	61 582,83	**EUR**
Closing Balance post replenishment	**649 938 417,17**	**EUR**
Principal Recoveries on loans in default	-	EUR

Total revenue collections

Total Revenue Received in Period	**1 853 496,85**	**EUR**

Loans

At beginning of period	36 705	Loans
Replenished contracts this period	1 169	Loans
Paid in Full	710	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	-	Loans
At end of period	**35 995**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	2				
Monthly Period	01.12.2020				
Interest Period from	30.12.2020	to	25.01.2021	=	26 days

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 841 142,19	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default, Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	-	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	0,11	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from imimmediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	**1 841 142,30**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	289 659,30	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	65 465,11	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	-	EUR
g. Liquidity Reserve Excess Amount	-	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**355 124,41**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days

Purchaser Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	22 354 587,25	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date)	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	218 376,87	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	**22 572 964,12**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	-	EUR
b. Seller Loan Redemption Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
c. Credit the balance of the Principal Deficiency Sub Ledgers	-	EUR
Total Amount for Issuer Available Redemtion Receipts	**-**	**EUR**

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4. Reserve Accounts

Reporting Date		27.01.2021					
Payment date		25.01.2021					
Period No		2					
Monthly Period		01.12.2020					
Interest Period	from	30.12.2020	to	25.01.2021	=	26	days

Note Balance

Beginning of Period	650 000 000,00	EUR
End of Period	650 000 000,00	EUR

Liquidity Balance

Beginning of Period	0,5 %	3 110 000,00	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	3 110 000,00	EUR
Required Reserve Amount	0,5 %	3 110 000,00	EUR

Expenses Advance

Beginning of Period	-	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	-	EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000,00	EUR
Required Reserve Amount	100 000,00	EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut II DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 6(3)(c) of the Securitisation Regulation

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5a. Performance Data

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days

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Asset Balance

Opening balance prior to replenishment	649 781 623,13	EUR
Closing balance prior to replenishment	627 427 035,88	EUR
Closing Balance post replenishment	649 938 417,17	EUR

Portfolio Performance:	EUR	%	# loans
Performing Receivables:			
Current	593 489 611,93	94,59 %	34 181
1-29 days past due	29 511 927,40	4,70 %	1 596
Delinquent Receivables:			
30-59 days past due	3 117 705,91	0,50 %	158
60-89 days past due	956 411,80	0,15 %	38
90-119 days past due	226 523,92	0,04 %	16
120-149 days past due	124 854,92	0,02 %	6
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	**627 427 036**	**100,00 %**	**35 995**
Current Period Defaults	-		0
Cumulative Defaults	4 366,51		1
Current Period Principal Recoveries	-		
Cumulative Principal Recoveries	-		

Sequential Payment Trigger Event, where [A], [B], [C] > 1.00%		NO
[A] Cumulative Net Loss Ratio, Payment Date	0,00 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,00 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,00 %	
or [A] + [B] - [C] / [D] < 10%	**99,99 %**	
[A] Aggregate Outstanding Asset Principal Amount	649 938 417,17	
[B] Aggregate principal balance of Defaulted Contracts	4 366,51	
[C] Recoveries received on such Defaulted Contracts	-	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	650 000 000,00	
or AVEREAGE [[A], [B], [C]] > 5%	**NO**	
[A] Delinquency Ratio, Payment Date	0,71 %	
[B] Delinquency Ratio, preceding Payment Date	0,60 %	
[C] Delinquency Ratio, second preceding Payment Date	0,00 %	
or Servicer Termination Event	**NO**	
or Swap Counterparty Downgrade Event	**NO**	

Pro Rata Trigger Event, where [A] / [B] ≥ 16%	9,00 %	NO
[A] [1] + [2]	58 500 000,00	
Class B Principal Amount [1]	30 500 000,00	
Class C Principal Amount [2]	28 000 000,00	
[B] Aggregated Outstanding Note Principal Amount	650 000 000,00	

Revolving Period Termination Event, where any of [A], [B], [C], [D], [E], [F], [G], [H], [J] occurs	
[A] An Issuer Event of Default	**NO**
[B] A Servicer Termination Event	**NO**
[C] A change of control with respect to the Seller	**NO**
[D] the Seller becomes subject to Insolvency Proceedings	**NO**
[E] the Deliquency Ratio Rolling Average exceeds 3 per cent	**NO**
[F] the Cumulative Net Loss Ratio exceeds 0.5 per cent	**NO**
[G] on any Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts	**NO**
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	**NO**
[I] Event of Default or an Additional Termination Event under the Swap Agreement (each as defined therein) or a Swap Counterparty Downgrade Event occurs and none of the remedies provided for in the Swap Agreement are put in place within the timeframe required thereunder.	**NO**

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5b. Concentration limits

Reporting Date		27.01.2021			
Payment date		25.01.2021			
Period No		2			
Monthly Period		01.12.2020			
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days

Concentration limits:

	Pre replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 2.2%)	2,33 %	0,00 %	2,46 %	0,00 %
Weighted average months to maturity (max 57)	*51,42**	-	-	-
Used Vehicles (max 69%)	65,44 %	0,00 %	0,00 %	0,00 %
Balloon Loans (max 63%)	63,18 %	0,00 %	0,00 %	0,00 %
Corporate Borrowers (max 11%)	9,45 %	0,00 %	0,00 %	0,00 %
IRB (min 95%)	95,34 %	0,00 %	0,00 %	0,00 %

**Bucket-based as found in IR*
*** Pre adjustments to full-fill CL limits*

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6. Note Principal

Reporting Date		27.01.2021			
Payment date		25.01.2021			
Period No		2			
Monthly Period		01.12.2020			
Interest Period	from	30.12.2020	to	25.01.2021 =	26 days

	Class A	Class B	Class C	
Note Principal				
Beginning of Period	591 500 000,00	30 500 000,00	28 000 000,00	EUR
Sequential Amortization	-	-	-	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	591 500 000,00	30 500 000,00	28 000 000,00	EUR
Principal Deficiency Sub-Ledger				
Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	-	EUR
Credit PDL	-	-	-	EUR
End of Period	-	-	-	EUR
Net Note Principal				
Beginning of Period	591 500 000,00	30 500 000,00	28 000 000,00	EUR
End of Period	591 500 000,00	30 500 000,00	28 000 000,00	EUR

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7. Outstanding Notes

Reporting Date		27.01.2021			
Payment date		25.01.2021			
Period No		2			
Monthly Period		01.12.2020			
Interest Period	from	30.12.2020	to	25.01.2021 =	26 days

1. Note Balance

	All Notes	Class A	Class B	Class C
General Note Information				
ISIN Code		XS2230295151	XS2230295664	XS2230295748
Currency		EUR	EUR	EUR
Initial Tranching	100 %	91,00 %	4,69 %	4,31 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	AA(sf) / A(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 500	5 915	305	280
Current Note Information				
Outstanding Opening Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Available Distribution Amount	-			
Amortisation	-			
Redemption per Class	-	-	-	-
Redemption per Note		-	-	-
Outstanding Closing Balance		591 500 000,00	30 500 000,00	28 000 000,00
Net Outstanding Closing Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Current Tranching	100 %	91,00 %	4,69 %	4,31 %
Current Pool Factor		1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C
Interest rate Basis: 1-M EURIBOR / Spread				
Day Count Convention*		(Act/360)	(Act/360)	(30/360)
Interest Days	26			
Principal Outstanding per Note Beginning of Period		100 000,00	100 000,00	100 000,00
>Principal Repayment per note		-	-	-
Principal Outstanding per Note End of Period		100 000,00	100 000,00	100 000,00
>Interest accrued for the period		9,53	29,76	541,67
Interest Payment	217 131,78	56 389,67	9 075,44	151 666,67
Interest Payment per Note		9,53	29,76	541,67

3. Credit Enhancements

	Class A	Class B	Class C
Initial total CE (Subordination)	9,00 %	4,31 %	0,00 %
Initial total CE (Subordination, incl. Liquitidy Reserve)	9,48 %	4,79 %	0,00 %
Current CE (Subordination incl. Excess Spread)	11,69 %	7,00 %	2,69 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	12,18 %	7,49 %	2,69 %
Current CE (Subordination)	9,00 %	4,31 %	0,00 %
Current CE (Subordination, incl. Liquitidy Reserve)	9,49 %	4,80 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	2
Monthly Period	01.12.2020
Interest Period :	30.12.2020 to 25.01.2021 = 26 days

			Rating Triggers									
			Short Term				Long Term					
			Fitch		S&P		Fitch		S&P			
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCF Rahoituspalvelut IX DAC			No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	P-1	BBB -	A-	BBB-	A2	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas Securities Services, London Branch		F1	F1+	A -1	A-1	A	AA-	A	AA-	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.
Swap Counterparty	ING BANK N.V.	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Swap Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Swap Agreement.
	ING BANK N.V.	Fitch Second Rating Trigger Collateral.	F3	F1+	A -1	N/A	BBB-	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
Swap Counterparty	ING BANK N.V.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A-	A-	No	If the Swap Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.
	ING BANK N.V.	S&P's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A-	A-	No	If the Swap Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A -1	A-1	~~A~~	AA-	A	AA-	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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9.a Original Portfolio Principal Balance

Reporting Date		27.01.2021					
Payment date		25.01.2021					
Period No		2					
Monthly Period		01.12.2020					
Interest Period	from	30.12.2020	to	25.01.2021	=	26	days

Average amount - all:	18 113

Original balance

TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
1	4 999	3 883	13 151 254	2,0 %	25,4	9,8
5 000	9 999	7 723	58 136 855	8,9 %	40,4	10,5
10 000	14 999	6 917	85 981 299	13,2 %	47,0	10,5
15 000	19 999	5 379	93 396 114	14,4 %	49,7	10,2
20 000	24 999	3 982	89 193 932	13,7 %	51,5	10,0
25 000	29 999	2 755	75 401 900	11,6 %	52,1	9,4
30 000	34 999	1 710	55 254 708	8,5 %	52,6	8,7
35 000	39 999	989	36 869 286	5,7 %	53,6	8,5
40 000	44 999	701	29 670 782	4,6 %	53,6	8,5
45 000	49 999	513	24 296 930	3,7 %	53,3	8,1
50 000	54 999	370	19 382 399	3,0 %	54,9	7,9
55 000	59 999	285	16 345 192	2,5 %	54,7	8,2
60 000	>	664	52 653 679	8,1 %	53,8	7,7
Total		35 871	649 734 332	100 %	49,9	9,4

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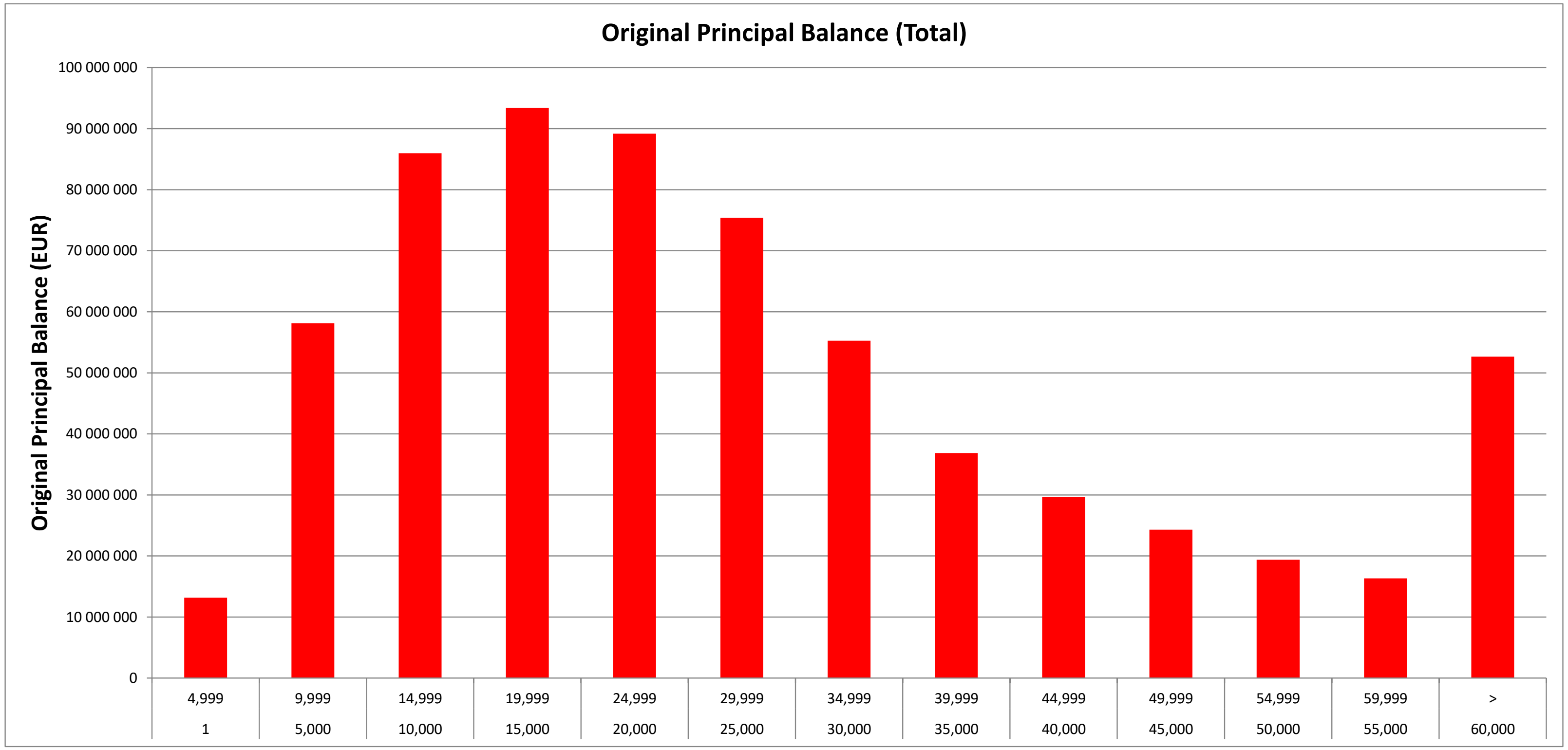
9.b Original Principal Balance Graph

Reporting Date		27.01.2021					
Payment date		25.01.2021					
Period No		2					
Monthly Period		01.12.2020					
Interest Period	from	30.12.2020	to	25.01.2021	=	26	days



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10.a Outstanding Principal Balance

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days

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Average amount - all:	17 431

Outstanding balance	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	5 000	4 489	14 463 069	2,31 %	27,7	12,6
	5 000	10 000	7 911	59 436 616	9,47 %	43,0	12,8
	10 000	15 000	6 952	86 289 145	13,75 %	49,0	12,4
	15 000	20 000	5 303	91 911 236	14,65 %	51,3	12,1
	20 000	25 000	3 855	86 262 371	13,75 %	52,7	11,7
	25 000	30 000	2 627	71 718 329	11,43 %	53,4	11,0
	30 000	35 000	1 578	51 006 666	8,13 %	54,5	10,1
	35 000	40 000	925	34 513 727	5,50 %	54,7	10,1
	40 000	45 000	653	27 627 424	4,40 %	54,9	10,2
	45 000	50 000	480	22 748 301	3,63 %	55,8	9,6
	50 000	55 000	359	18 841 445	3,00 %	56,0	9,5
	55 000	60 000	256	14 701 036	2,34 %	56,7	9,4
	60 000	-	607	47 907 672	7,64 %	55,3	9,3
	Total		35 995	627 427 036	100 %	51,4	11,2

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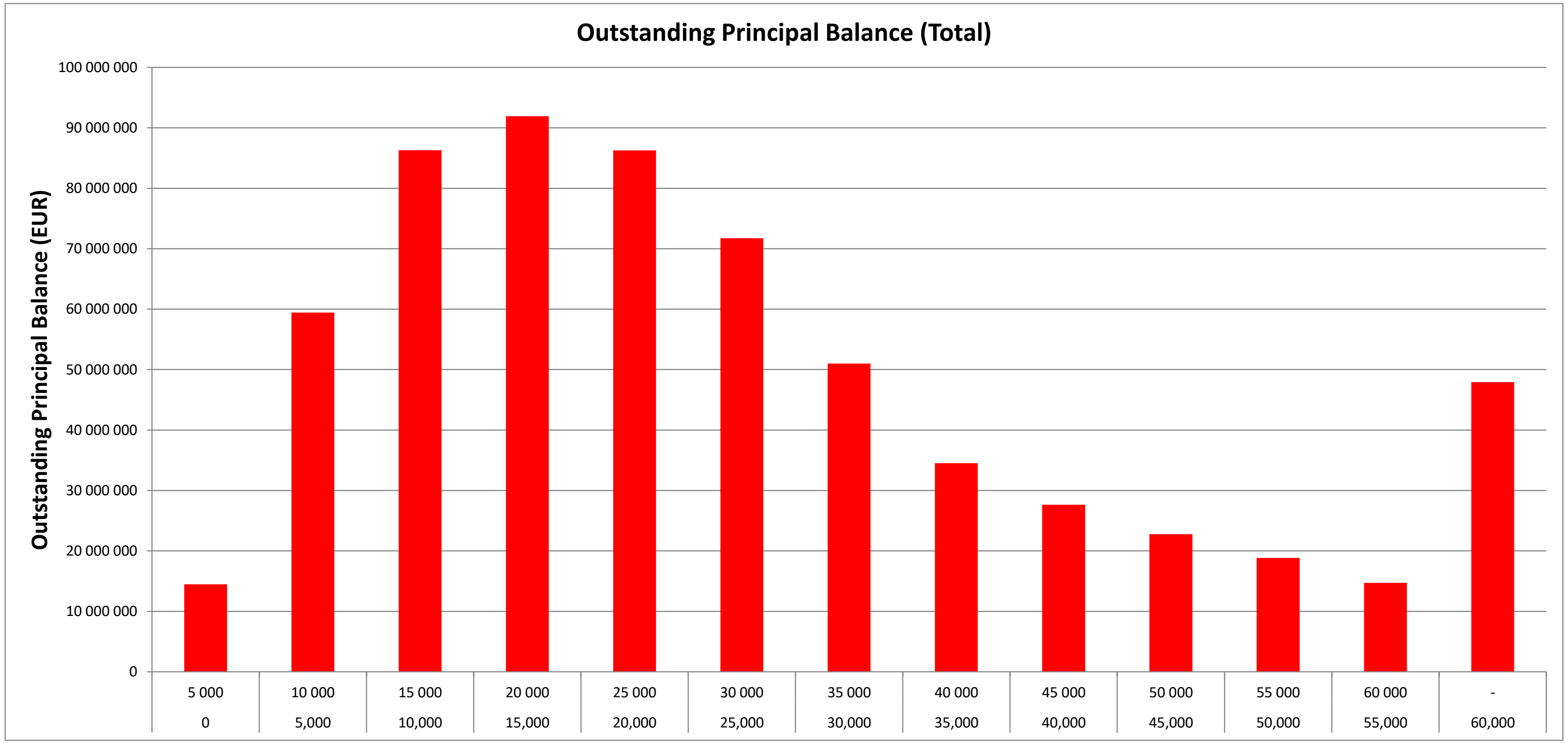
Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days

10.b Outstanding Principal Balance Graph



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11.a Geographical Distribution

Reporting Date		27.01.2021			
Payment date		25.01.2021			
Period No		2			
Monthly Period		01.12.2020			
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days

Santander Consumer Bank

TOTAL						
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Geographic distribution	Central Finland	3 854	61 501 326	9,80 %	49,7	11,3
	Eastern Finland	1 435	22 383 115	3,57 %	50,9	11,5
	East Tavastia	2 109	37 314 831	5,95 %	51,7	11,8
	Greater Helsinki	11 329	223 066 354	35,55 %	51,7	11,1
	Northern Finland	3 194	54 747 397	8,73 %	51,9	11,2
	Northern Savonia	1 629	25 733 507	4,10 %	50,3	11,0
	Ostrobothnia	2 401	34 960 784	5,57 %	51,1	11,3
	South-Eastern Fi	2 002	31 252 989	4,98 %	50,9	11,5
	South-Western Fi	4 140	69 730 546	11,11 %	52,4	11,4
	Western Tavastia	3 902	66 736 187	10,64 %	51,7	10,9
	Total	35 995	627 427 036	100 %	51,4	11,2

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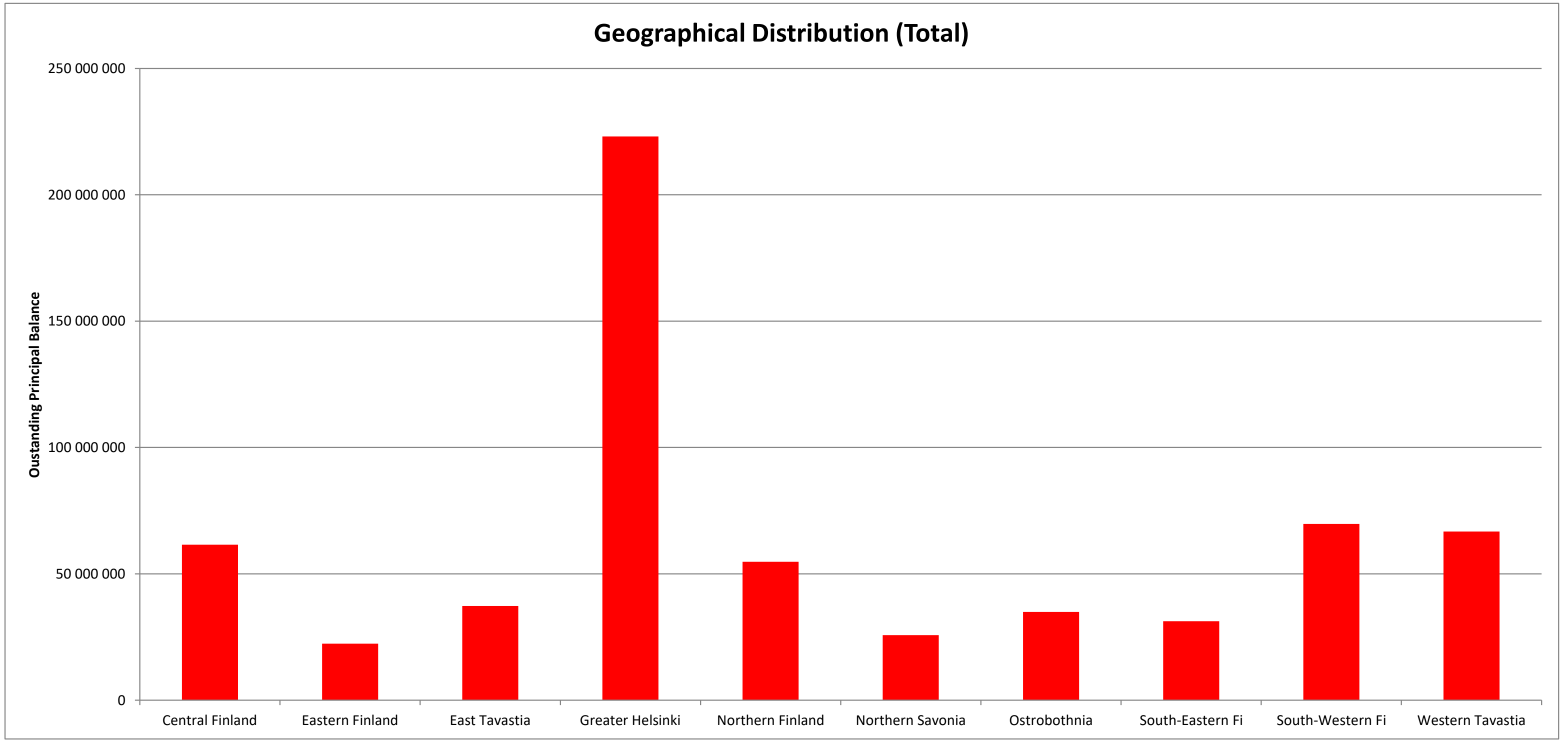
11.b Geographical Distribution Graph

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days



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12.a Interest Rate

Reporting Date		27.01.2021			
Payment date		25.01.2021			
Period No		2			
Monthly Period		01.12.2020			
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days

Santander Consumer Bank

Interest distribution	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	3	61 375	0,01 %	69,8	1,6
	1	2	8 367	173 668 495	27,68 %	50,8	11,6
	2	4	9 335	197 307 936	31,45 %	53,0	10,5
	4	6	10 718	180 351 611	28,74 %	51,5	11,1
	6	8	5 547	58 781 849	9,37 %	49,6	11,8
	8	10	2 006	17 168 462	2,74 %	46,4	15,4
	10	12	17	75 956	0,01 %	42,6	12,1
	12	14	1	6 738	0,00 %	47,0	15,0
	14	16	1	4 614	0,00 %	29,0	24,0
	16	18					
	18	-					
	Total		35 995	627 427 036	100 %	51,4	11,2

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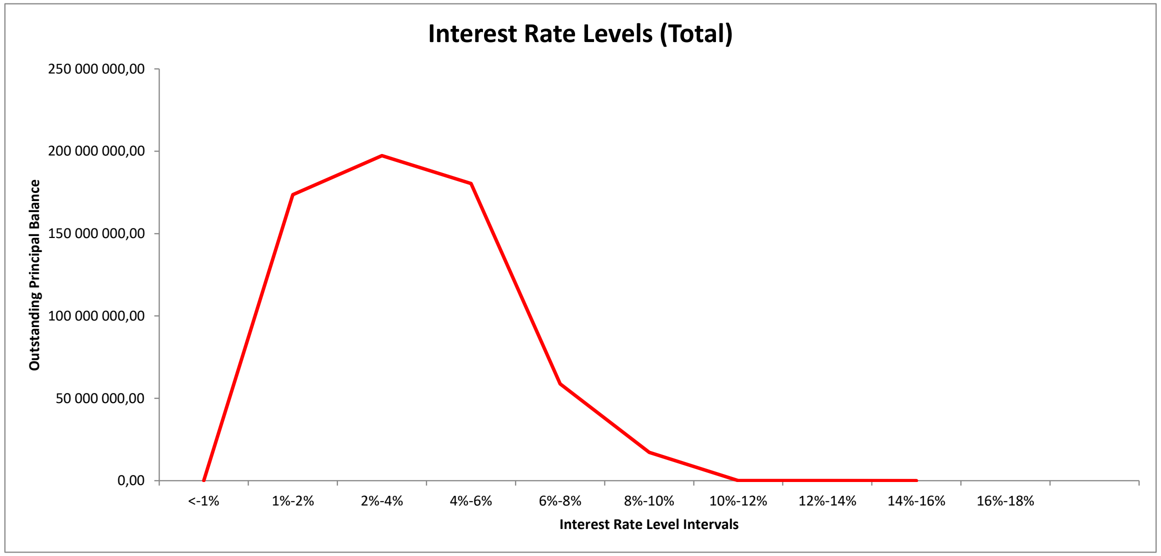
12.b Interest Rate

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days



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13.a Remaining Terms

Reporting Date		27.01.2021		
Payment date		25.01.2021		
Period No		2		
Monthly Period		01.12.2020		
Interest Period	from	30.12.2020	to	25.01.2021 = 26 days

Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	0	6	7 416	0,00 %	0,0	17,4
	1	12	1 039	3 233 700	0,52 %	8,8	18,0
	13	24	2 432	14 710 549	2,34 %	19,7	15,9
	25	36	4 546	46 161 228	7,36 %	31,8	18,0
	37	48	9 742	158 432 890	25,25 %	44,1	15,3
	49	60	12 902	266 003 263	42,40 %	54,3	9,5
	61	72	5 328	138 877 990	22,13 %	65,1	7,0
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		35 995	627 427 036	100 %	51,4	11,2

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13.b Remaining Terms

Reporting Date		27.01.2021				
Payment date		25.01.2021				
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Interest Period	from	30.12.2020	to	25.01.2021	=	26 days

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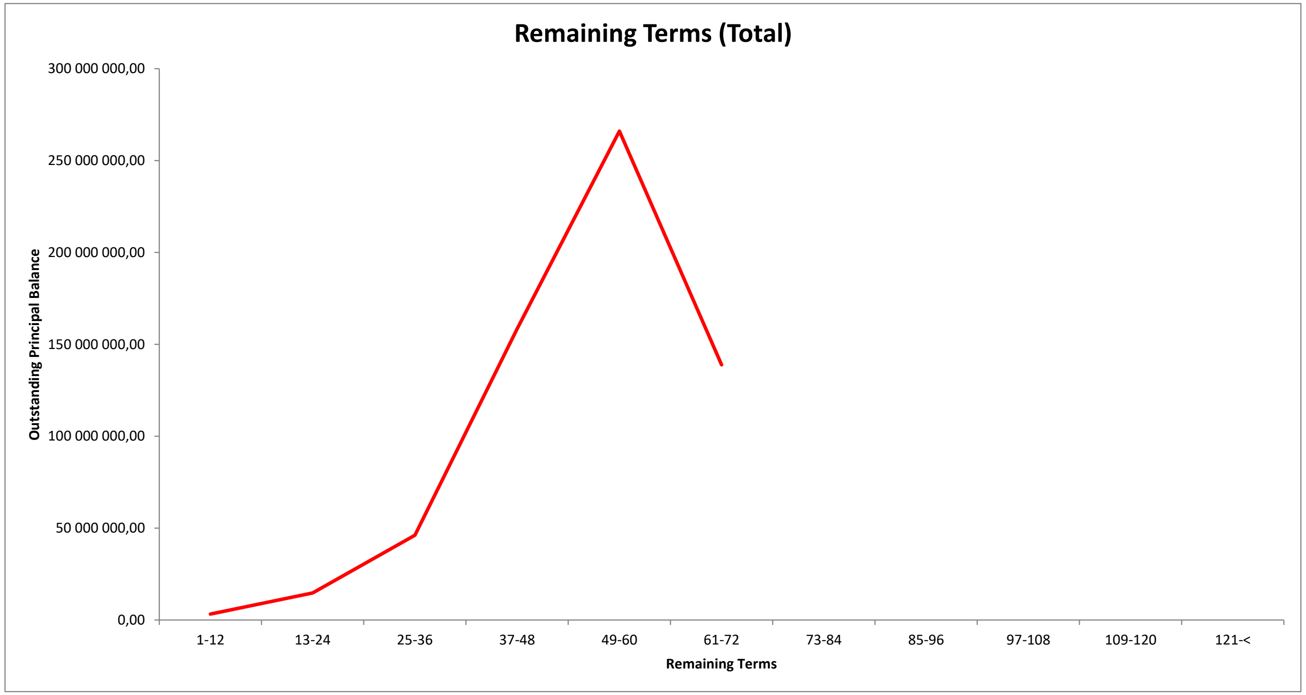

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14.a Seasoning

Reporting Date		27.01.2021			
Payment date		25.01.2021			
Period No		2			
Monthly Period		01.12.2020			
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12	20 566	388 035 121	61,85 %	55,2	7,2
	13	24	12 971	206 224 456	32,87 %	46,9	15,8
	25	36	2 081	28 691 528	4,57 %	37,0	28,2
	37	48	364	4 351 586	0,69 %	29,5	40,3
	49	60	13	124 344	0,02 %	6,8	53,2
	61	72					
	73	84					
	85	96					
	Total		35 995	627 427 036	100 %	51,4	11,2

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14.b Seasoning

Reporting Date		27.01.2021				
Payment date		25.01.2021				
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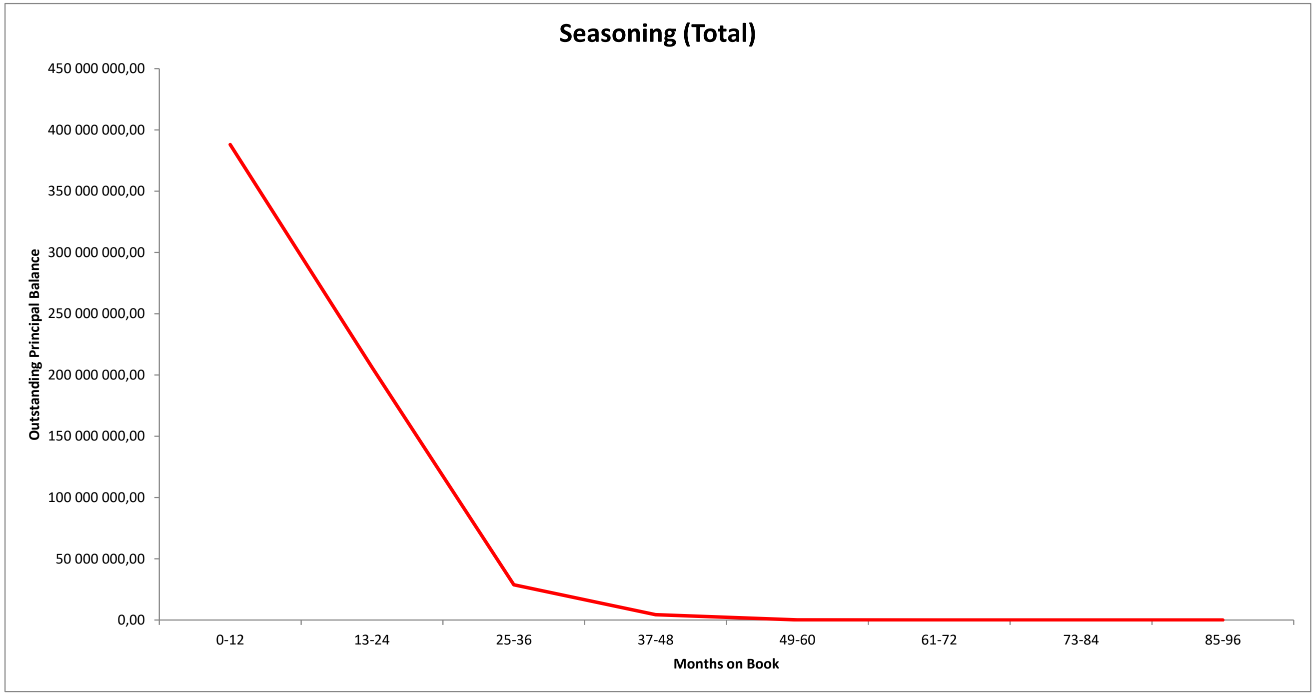

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15.a Balloon loans

Reporting Date		27.01.2021			
Payment date		25.01.2021			
Period No		2			
Monthly Period		01.12.2020			
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	20 844	231 012 548	36,8 %	4 819	0,0 %	47,3	11,3
	Balloon	15 151	396 414 488	63,2 %	143 105 167	36,1 %	53,8	11,2
	Total	35 995	627 427 036	100 %	143 109 986	23 %	51,4	11,2

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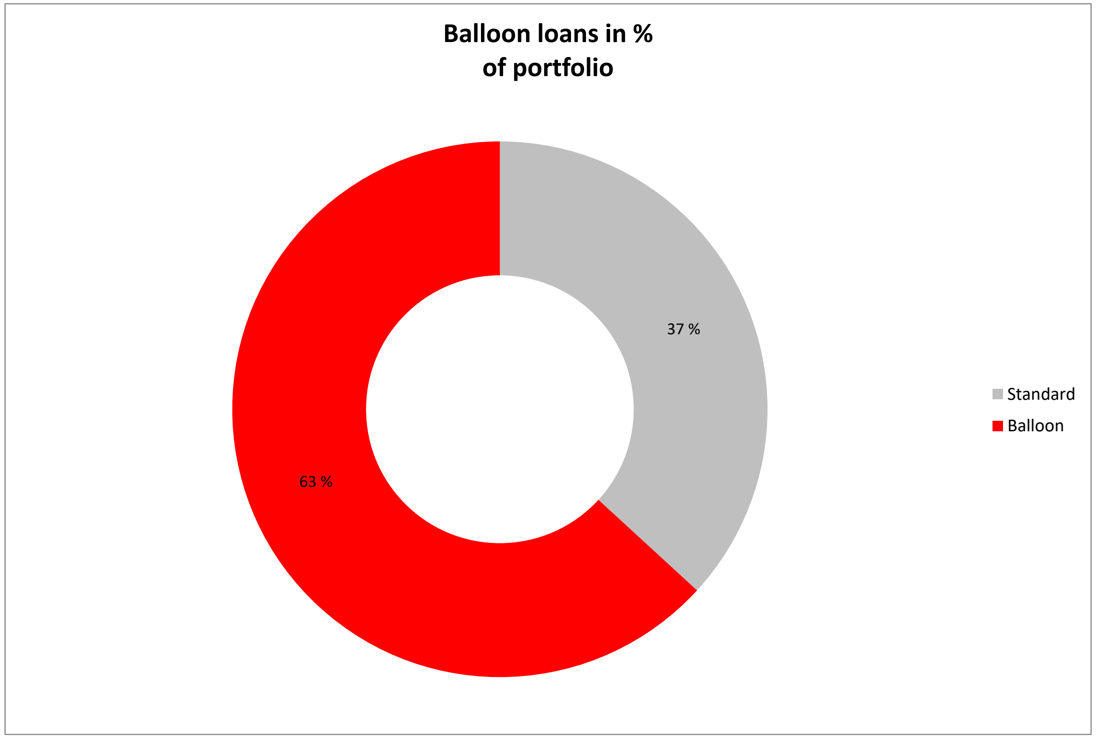
15.b Balloon loans

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days



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Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days

16.a # loans per borrower

Santander Consumer Bank

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	35 156	609 042 653	97,07 %
	2	384	16 938 541	2,70 %
	3	15	911 492	0,15 %
	4	5	366 377	0,06 %
	5			
	6	1	167 973	0,03 %
	7			
	8			
	9			
	10			
	Total:	35 561	627 427 036	100,0 %

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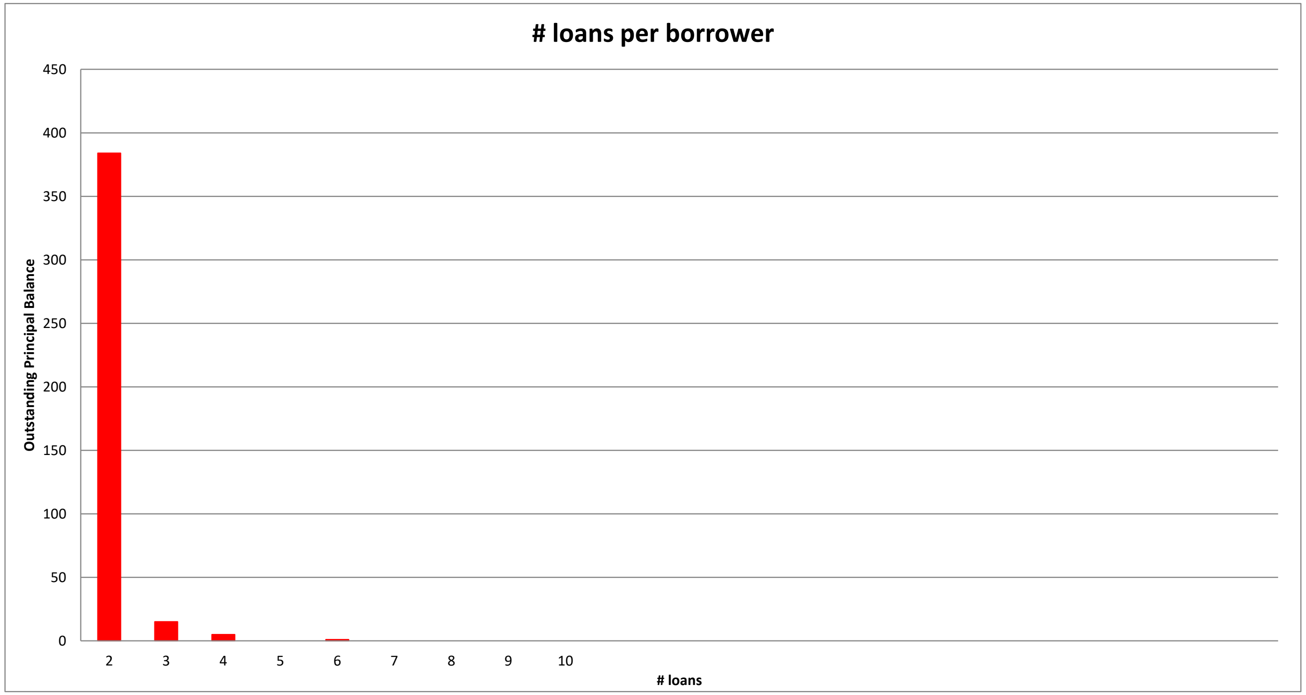
16.b # loans per borrower

Reporting Date		27.01.2021					
Payment date		25.01.2021					
Period No		2					
Monthly Period		01.12.2020					
Interest Period	from	30.12.2020	to	25.01.2021	=	26	days



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17.a Amortization Profile

Reporting Date		27.01.2021			
Payment date		25.01.2021			
Period No		2			
Monthly Period		01.12.2020			
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	627 427 036	617 294 443	10 132 593	1 217 343	2,35 %	98,39 %
2	617 294 443	607 405 902	9 888 541	1 196 574	2,35 %	96,81 %
3	607 405 902	597 411 195	9 994 707	1 175 948	2,35 %	95,22 %
4	597 411 195	587 428 322	9 982 874	1 155 501	2,35 %	93,62 %
5	587 428 322	577 464 021	9 964 300	1 135 016	2,34 %	92,04 %
6	577 464 021	567 483 835	9 980 186	1 114 567	2,34 %	90,45 %
7	567 483 835	557 413 729	10 070 106	1 094 065	2,34 %	88,84 %
8	557 413 729	547 438 697	9 975 032	1 073 339	2,34 %	87,25 %
9	547 438 697	537 485 816	9 952 881	1 052 848	2,33 %	85,67 %
10	537 485 816	527 478 718	10 007 098	1 032 436	2,33 %	84,07 %
11	527 478 718	517 531 107	9 947 611	1 011 913	2,33 %	82,48 %
12	517 531 107	507 621 709	9 909 398	991 572	2,32 %	80,91 %
13	507 621 709	497 706 776	9 914 932	971 301	2,32 %	79,33 %
14	497 706 776	487 732 951	9 973 826	951 041	2,32 %	77,74 %
15	487 732 951	477 862 513	9 870 438	930 645	2,31 %	76,16 %
16	477 862 513	468 041 376	9 821 137	910 444	2,31 %	74,60 %
17	468 041 376	458 225 364	9 816 012	890 392	2,31 %	73,03 %
18	458 225 364	448 421 134	9 804 230	870 322	2,30 %	71,47 %
19	448 421 134	438 699 991	9 721 143	850 265	2,30 %	69,92 %
20	438 699 991	428 764 023	9 935 968	830 438	2,30 %	68,34 %

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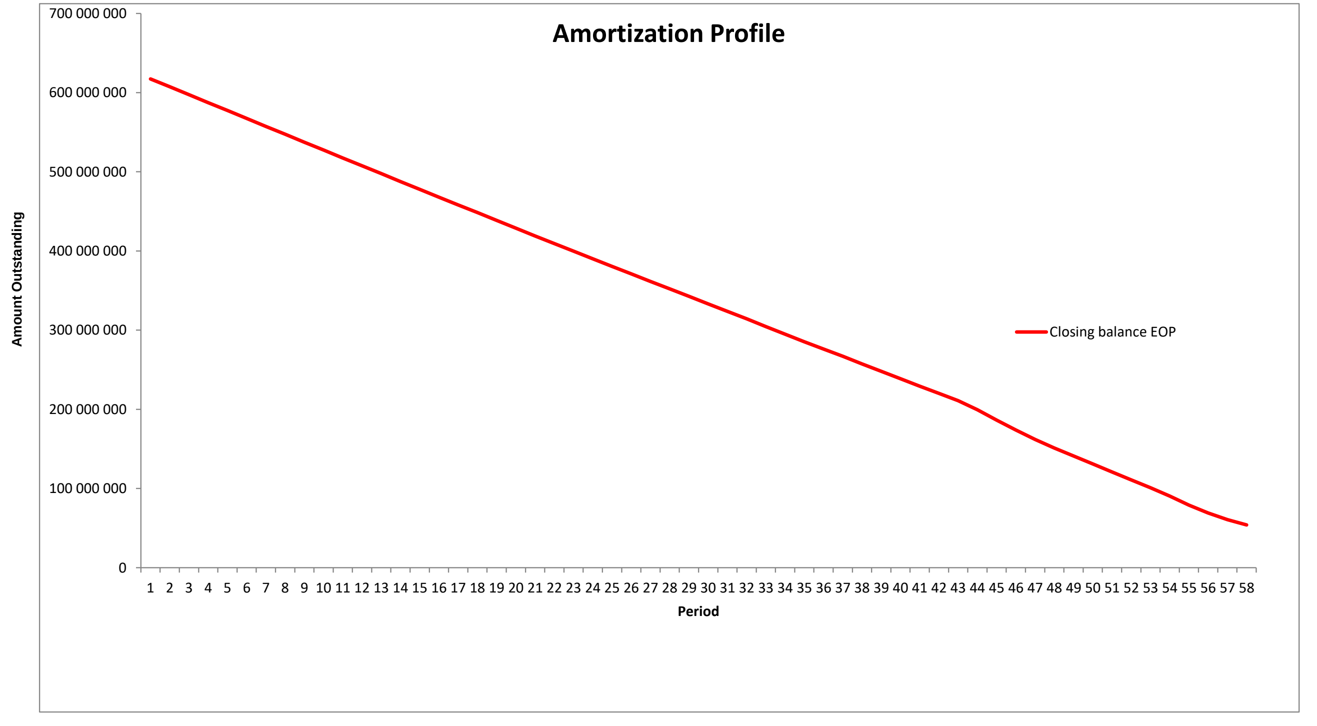
17.b Amortization Profile

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days



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18.a Payment Holidays

Reporting Date		27.01.2021		
Payment date		25.01.2021		
Period No		2		
Monthly Period		01.12.2020		
Interest Period	from	30.12.2020	to	25.01.2021 = 26 days

Santander Consumer Bank

Payment Holiday

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2020 11	428	556	192 618	9 244 903
2020 12	369	471	128 552	7 461 995
2021 01				
2021 02				
2021 03				
2021 04				
2021 05				
2021 06				
2021 07				
2021 08				
2021 09				
2021 10				
2021 11				
2021 12				
2022 01				
2022 02				
2022 03				
2022 04				
2022 05				
2022 06				
2022 07				
2022 08				
2022 09				
2022 10				
2022 11				
2022 12				
Total:	797	1 027	321 170	16 706 898

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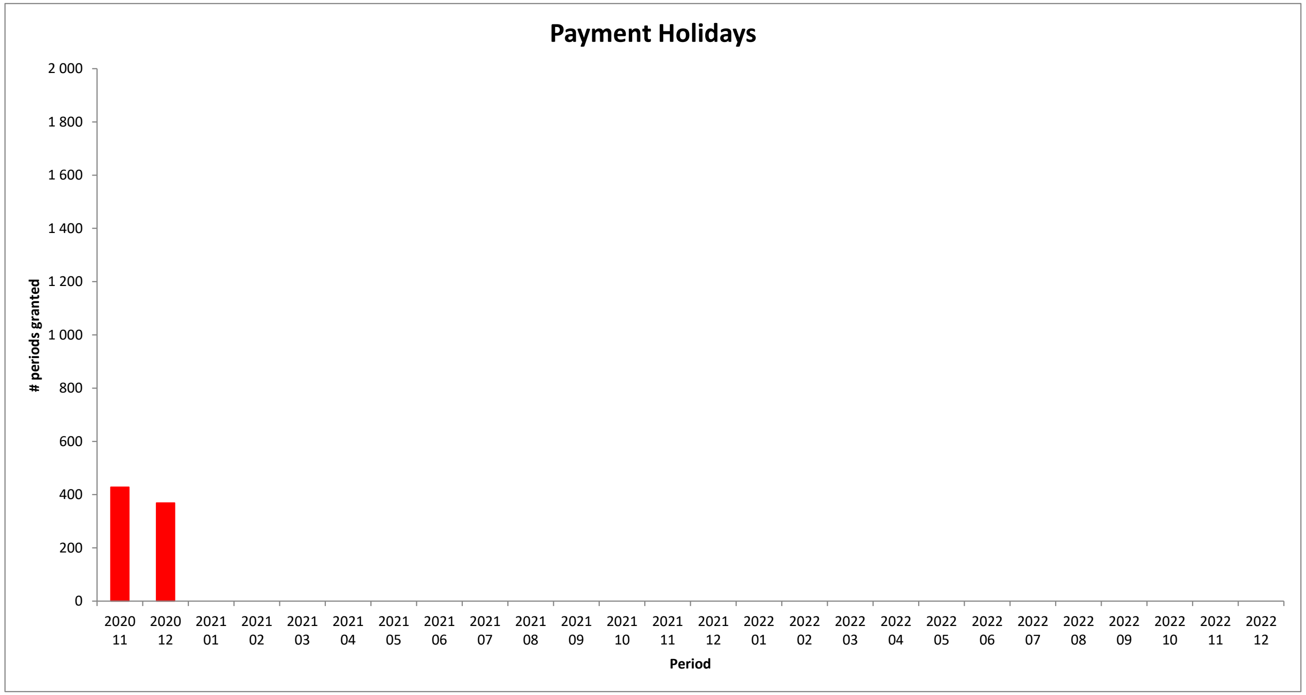
18.b Payment Holidays

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days



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Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		14				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days

18.c Remaining Payment Holidays

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	353	96 969	7 276 980
	2	102	58 200	2 179 935
	3			
	Total	455	155 169	9 456 916

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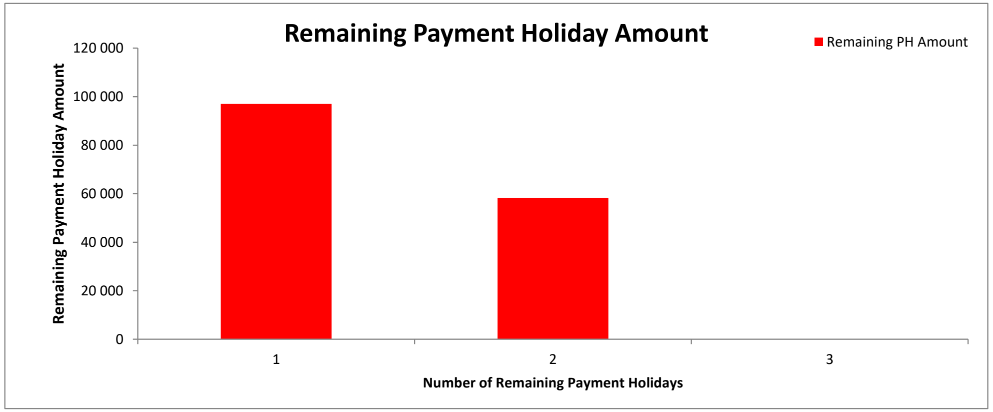
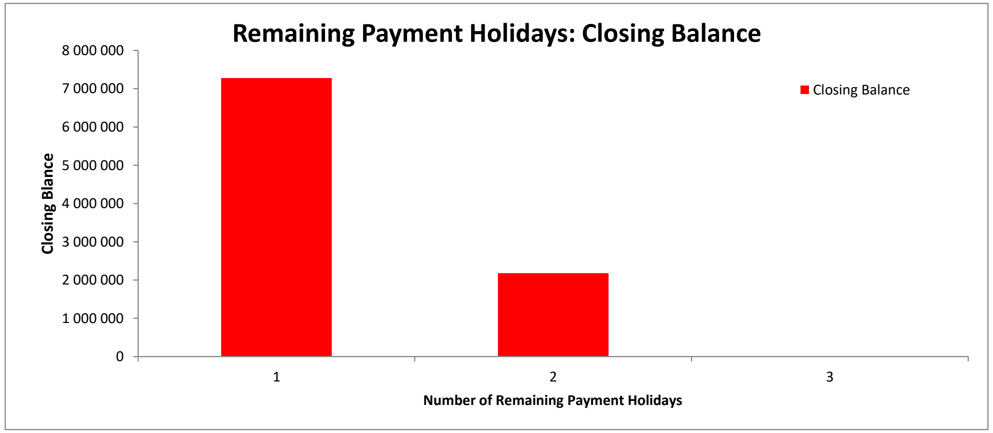
18.d Remaining Payment Holidays

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		14				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days





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Reporting Date		27.01.2021				
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19.a Downpayment

Santander Consumer Bank

Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	11 103	222 905 818	35,53 %	54,2	11,1
	5 %	10 %	4 533	97 232 949	15,50 %	53,2	11,4
	10 %	15 %	4 742	87 654 615	13,97 %	51,5	11,3
	15 %	20 %	3 232	56 060 687	8,94 %	49,8	11,5
	20 %	25 %	2 561	42 407 952	6,76 %	49,7	11,4
	25 %	30 %	1 967	30 472 881	4,86 %	48,7	11,5
	30 %	35 %	1 682	24 335 955	3,88 %	48,2	11,4
	35 %	100 %	6 175	66 356 179	10,58 %	44,0	10,9
	Total		35 995	627 427 036	100 %	51,4	11,2

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Reporting Date		27.01.2021				
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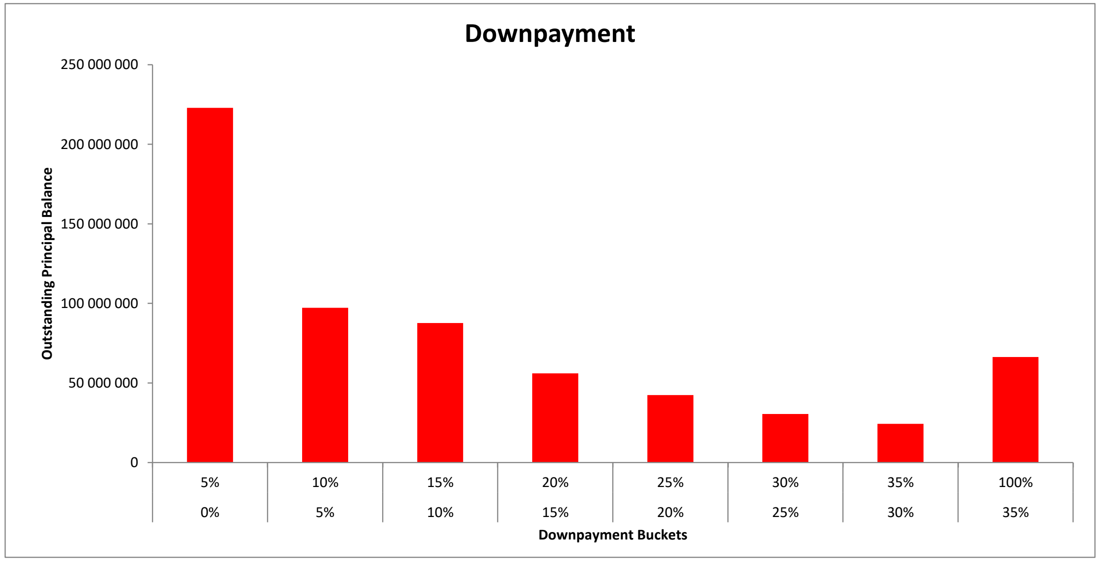
19.b Downpayment



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20.a Vehicle Condtion

Reporting Date		27.01.2021			
Payment date		25.01.2021			
Period No		2			
Monthly Period		01.12.2020			
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 995	216 855 048	34,56 %	50,9	11,5
	Used	27 000	410 571 988	65,44 %	51,7	11,1
	Total	35 995	627 427 036	100 %	51,4	11,2

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20.b Vehicle Condition

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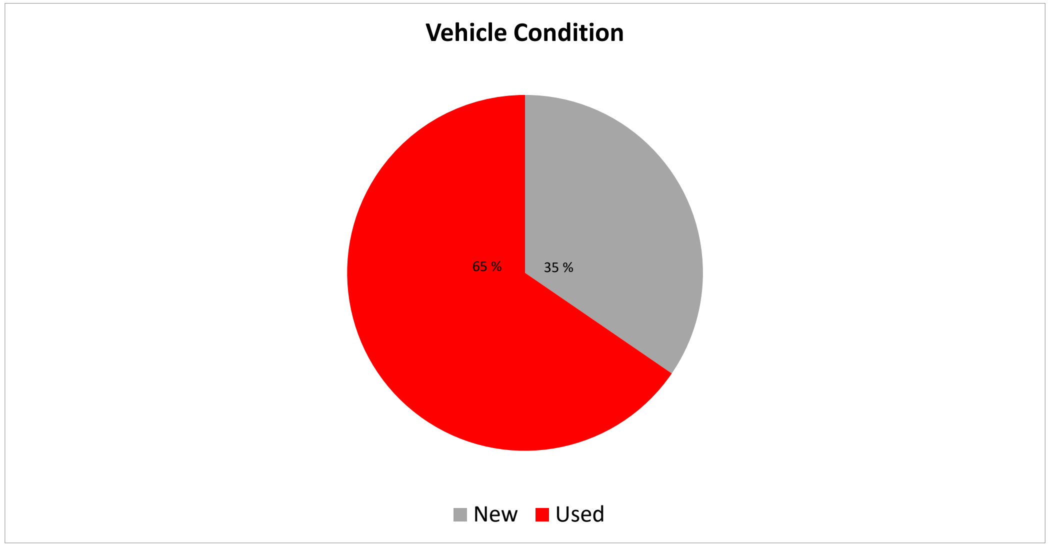

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Reporting Date		27.01.2021			
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Monthly Period		01.12.2020			
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days

21.a Borrower Type

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 707	59 261 151	9,45 %	43,1	13,3
	Private	33 288	568 165 885	90,55 %	52,3	11,0
	Total	35 995	627 427 036	100 %	51,4	11,2

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21.b Borrower Type

Reporting Date		27.01.2021					
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Interest Period	from	30.12.2020	to	25.01.2021	=	26	days

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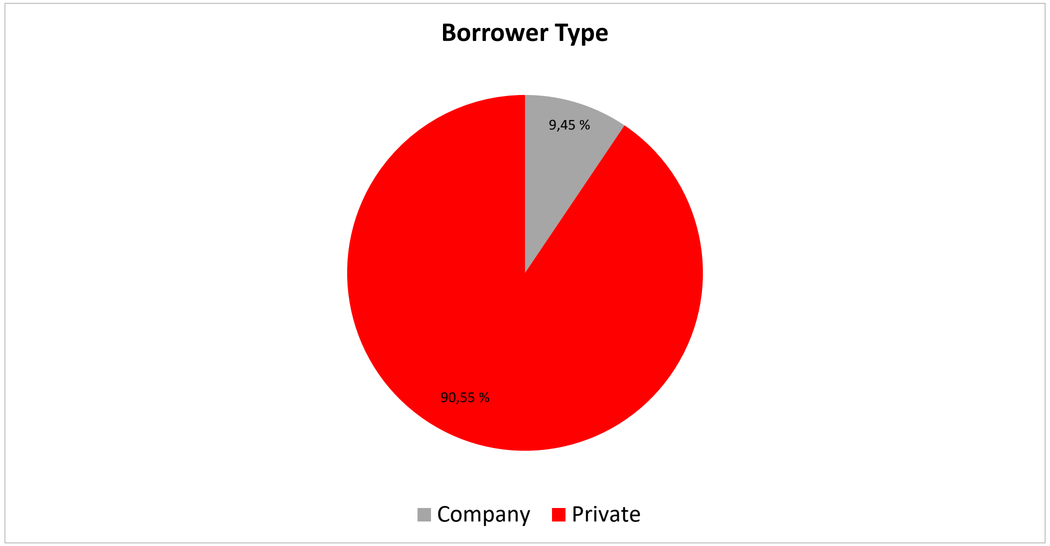

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22.a Vehicle type

Reporting Date		27.01.2021					
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Period No		2					
Monthly Period		01.12.2020					
Interest Period	from	30.12.2020	to	25.01.2021	=	26	days

	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Vehicle type	Campers	762	26 307 973	4,19 %	55,6	9,2
	Caravans	572	9 802 215	1,56 %	54,9	9,1
	Cars	31 360	544 922 865	86,85 %	51,6	11,4
	Motorcycles	1 020	10 643 727	1,70 %	47,9	8,6
	Vans	2 281	35 750 255	5,70 %	46,4	12,3
		35 995	627 427 036	100 %	51,4	11,2

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22.b Vehicle type

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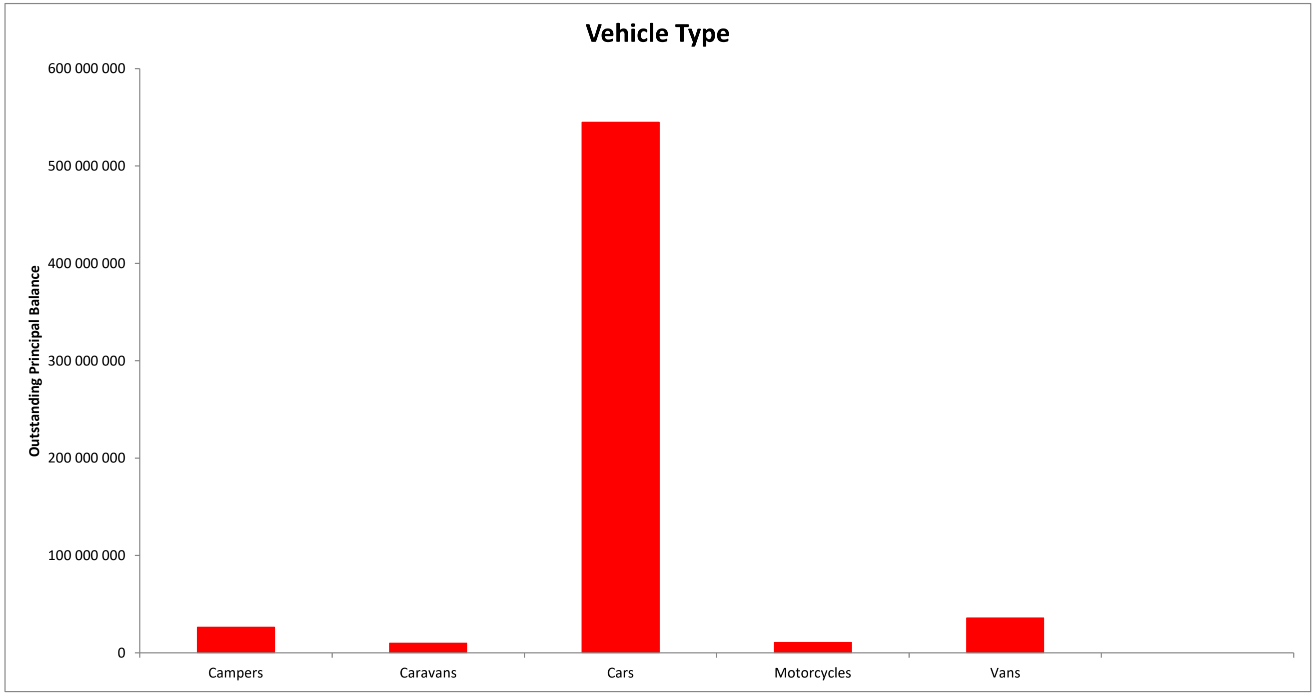
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days



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23.a Restructured Loans

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days

Santander Consumer Bank

	TOTAL		
	Period	No	Outstanding balance
Restructured	2020 11	3	42 294
	2020 12	1	12 947
	2021 01		
	2021 02		
	2021 03		
	2021 04		
	2021 05		
	2021 06		
	2021 07		
	2021 08		
	2021 09		
	2021 10		
	2021 11		
	2021 12		
	2022 01		
	2022 02		
	2022 03		
	2022 04		
	2022 05		
	2022 06		
	2022 07		
	2022 08		
	2022 09		
	2022 10		
	2022 11		
	2022 12		
		4	55 241

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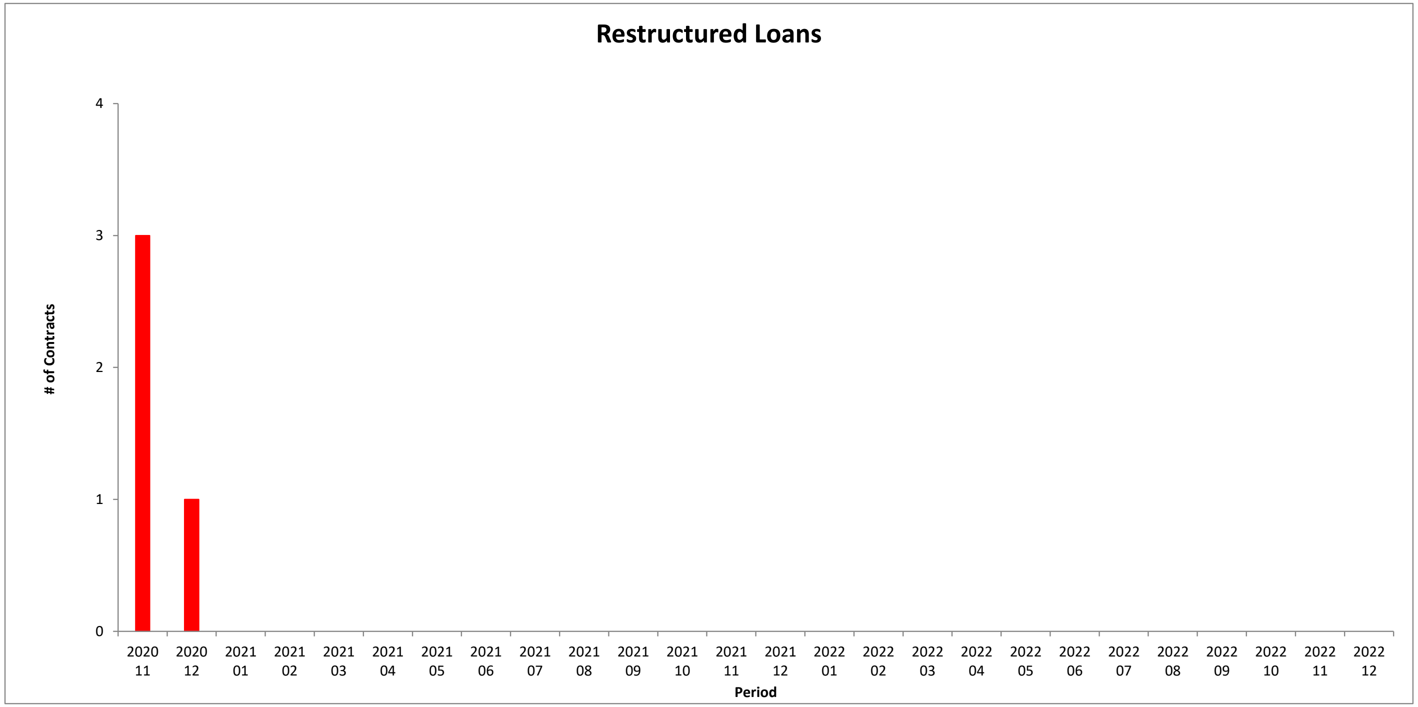
Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days

23.b Restructured Loans



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24.a Dynamic Interest rate

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days

Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2020 11	596 759 291	2,33 %
2020 12	627 427 036	2,33 %
2021 01		
2021 02		
2021 03		
2021 04		
2021 05		
2021 06		
2021 07		
2021 08		
2021 09		
2021 10		
2021 11		
2021 12		
2022 01		
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		

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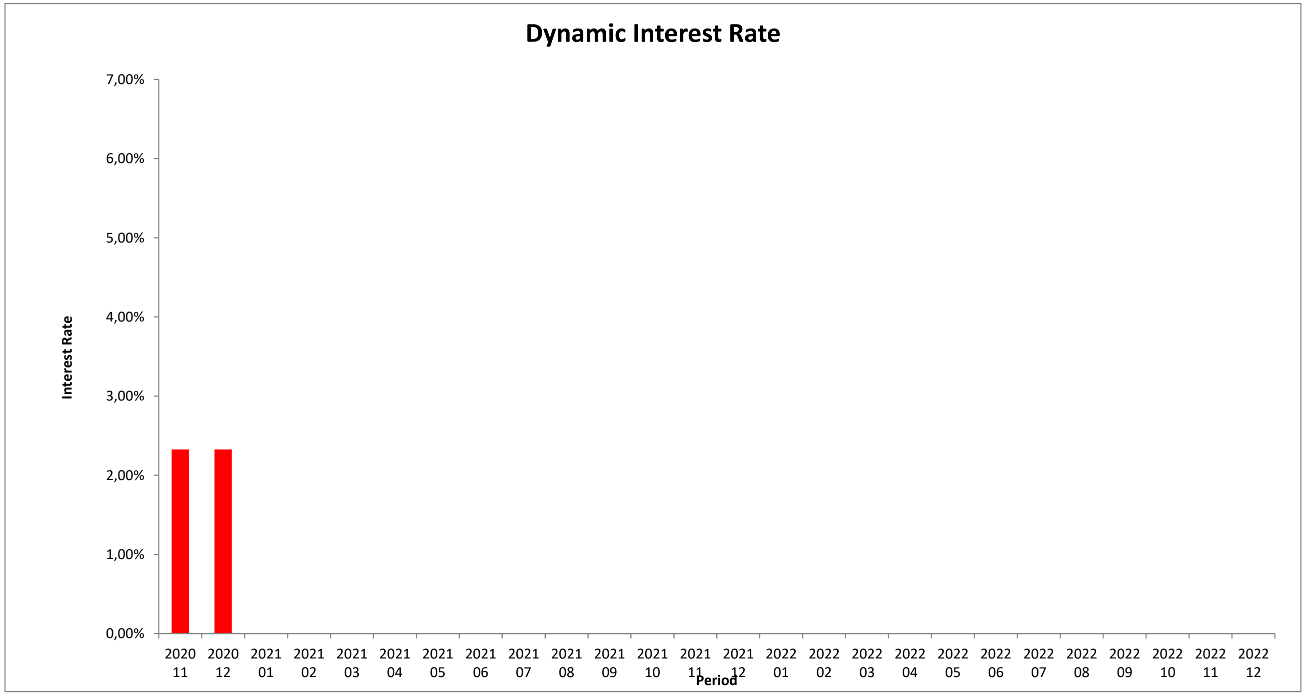
24.b Dynamic Interest Rate

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days



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25.a Dynamic Pre-Payments

Reporting Date		27.01.2021		
Payment date		25.01.2021		
Period No		2		
Monthly Period		01.12.2020		
Interest Period	from	30.12.2020	to	25.01.2021 = 26 days

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Dynamic Prepayment

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2020 11	28 312 103	596 759 291	25,30 %
2020 12	11 299 151	627 427 036	19,59 %
2021 01			
2021 02			
2021 03			
2021 04			
2021 05			
2021 06			
2021 07			
2021 08			
2021 09			
2021 10			
2021 11			
2021 12			
2022 01			
2022 02			
2022 03			
2022 04			
2022 05			
2022 06			
2022 07			
2022 08			
2022 09			
2022 10			
2022 11			
2022 12			

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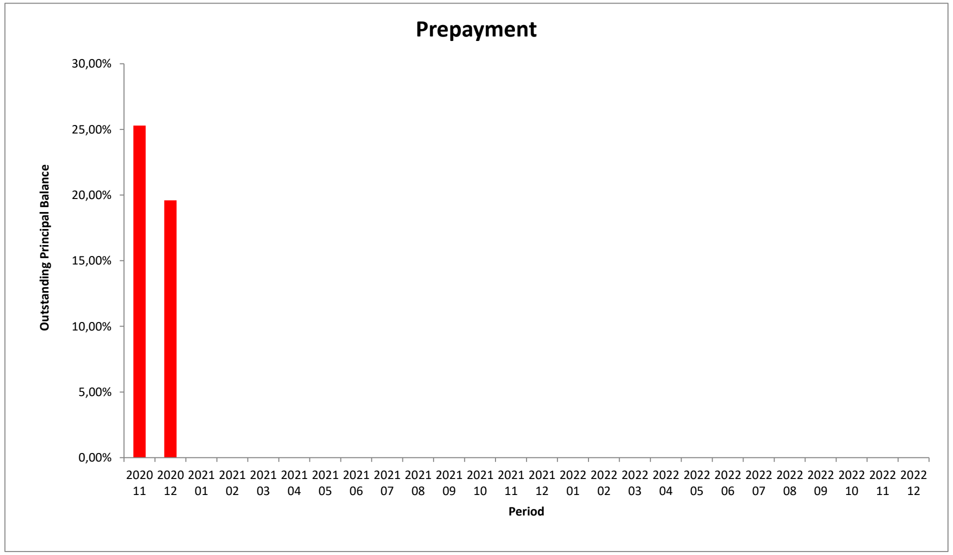
25.b Dynamic Pre-Payments

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days



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26. Delinquency

Reporting Date		27.01.2021			
Payment date		25.01.2021			
Period No		2			
Monthly Period		01.12.2020			
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2020	11	596 759 291	32 104	559 697 267	1 831	33 483 189	131	2 906 442	30	521 785	7	150 608	-	-	-	-	1	4 367
	12	627 427 036	34 181	593 489 612	1 596	29 511 927	158	3 117 706	38	956 412	16	226 524	6	124 855	-	-	-	-
2021	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	
2022	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		27.01.2021	
Payment date		25.01.2021	
Period No		2	
Monthly Period		01.12.2020	
Interest Period	from	30.12.2020	to 25.01.2021 = 26 days

Santander Consumer Bank

		Recovery Quarter	2020 Q4			2021 Q1			2021 Q2			2021 Q3			2021 Q4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2020 4	4 367	1	0	0	4 367												

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28. Priority of Payments - Revenue

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 841 142,30	EUR
Senior Expenses	-	30 402,46	EUR
Servicing Fee	-	279 834,60	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	117 658,30	EUR
Tranche A Loan Interest to Issuer	-	-	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	-	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	151 667,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		1 261 579,94	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	355 124,41	EUR
Senior Expenses	-	20 334,00	EUR
Issuer Swap Interest Amount	-	117 658,30	EUR
Interest Class A Notes	-	56 390,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	9 075,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	151 667,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider		-	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		0,11	EUR

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29. Priority of Payments - Redemption

Reporting Date		27.01.2021					
Payment date		25.01.2021					
Period No		2					
Monthly Period		01.12.2020					
Interest Period	from	30.12.2020	to	25.01.2021	=	26	days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	22 572 964,12	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		22 511 381,29	EUR
Balance to be Credited to the Reinvestment Principal Ledger		61 582,83	EUR
On and after the occurence of the Revolving Period End Date			
Principal Payments on Loan to Issuer	-	-	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	-	EUR
Prior to the Revolving Period End Date			
Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
On and after the occurence of the Revolving Period End Date			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	EUR
Prior to a Pro Rata trigger Event			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event			
To pay pari passu and on a pro rata basis			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurence of a Sequential Payment Trigger Event			
To pay any Class A Notes Principal due and payable		-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable		-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		-	EUR
Payment to Issuer as Issuer Available Revenue Receipts		-	EUR

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	0,11	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	1 261 579,94	EUR

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30. Transaction Costs

Reporting Date		27.01.2021					
Payment date		25.01.2021					
Period No		2					
Monthly Period		01.12.2020					
Interest Period	from	30.12.2020	to	25.01.2021	=	26	days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	30 402,46			
Interest accrued for the Period	EUR	217 132,00	56 390,00	9 075,00	151 667,00
Cumulative Interest accrued	EUR	866 807,00	286 648,00	39 214,00	540 945,00
Interest Payments	EUR	217 132,00	56 390,00	9 075,00	151 667,00
Cumulative Interest Payments	EUR	866 807,00	286 648,00	39 214,00	540 945,00
Interest accrued on Subordinated Loan for the Period	EUR	-			
Cumulative Interest accrued on Subordinated Loan	EUR	-			
Interest Payments on Subordinated Loan	EUR	-			
Cumulative Interest Payments on Subordinated Loan	EUR	-			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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32. Swap Overview

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days

Class A Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class A Notes	**591 500 000**
Interest Period Start	30.12.2020
Interest Period End	25.01.2021
Interest Days	26
Settlement Date	25.01.2021
Party A Floating Interest Rate	0,132 %
Party A Floating Rate Day Count Fraction	0,07
Party A Interest Amount	**EUR 56 389,67**
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,07
Party B Interest Amount	**EUR 106 798,61**

Class B Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class B Notes	**30 500 000**
Interest Period Start	30.12.2020
Interest Period End	25.01.2021
Interest Days	26
Settlement Date	25.01.2021
Party A Floating Interest Rate	0,412 %
Party A Floating Rate Day Count Fraction	0,07
Party A Interest Amount	**EUR 9 075,44**
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,07
Party B Interest Amount	**EUR 10 859,69**

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31. Contact Details

Reporting Date		27.01.2021				
Payment date		25.01.2021				
Period No		2				
Monthly Period		01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	=	26 days

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